

Information to identify the case:

Debtor 1 **Jessica M. DeHaan**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court **District of New Jersey**
Case number: **16-31978-JNP**

Social Security number or ITIN **xxx-xx-0812**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jessica M. DeHaan

2/24/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Jessica M. DeHaan
DebtorCase No. 16-31978-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 46

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.

db +Jessica M. DeHaan, PO Box 396, Deepwater, NJ 08023-0396
 516504434 +AMO Recoveries, 5655 Peachtree Parkway, Suite 213, Norcross, GA 30092-2828
 516504437 +BTD RAD at Salem, PO Box 11028, Lancaster, PA 17605-1028
 516504438 +BYL Collection Services, PO Box 1317, Malvern, PA 19355-0657
 516504439 +Cape Regional Medical Center, c/o NPAS, Inc., PO Box 99400, Louisville, KY 40269-0400
 516504441 +Carney's Point Tax Office, 303 Harding Highway, Penns Grove, NJ 08069-2248
 516504442 +Carneys Point Township Sewerage Authorit, 303 Harding Highway, Penns Grove, NJ 08069-2248
 516504443 +Central Credit Services LLC, 20 Corporate Hills Drive, Saint Charles, MO 63301-3749
 516504445 +++Christiana Care, 501 W.14th Street, Wilmington, DE 19801-1038
 516504448 +Dept. Of Education Nel Net, 3015 Parker road, Suite 400, Aurora, CO 80014-2904
 516504451 +KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
 516504452 +Lakeview Loan Servicing, LLC, 4425 Ponce DeLeon Blvd., Mail Stop Ms5/251, Coral Gables, FL 33146-1837
 516504453 +Lauren Keating, Lyons Doughty and Veldhuis, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239
 516504454 +Lesley Buckelew, 272 B Street, Carney's Point, NJ 08069-2324
 516504461 +MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 516504457 +Maternity and Women's Health, 2601 Annand Drive, Heritage Professional Bldg 14, Wilmington, DE 19808-3719
 516504458 Medical Diagnostic Laboratories, 2439 Huser Road, Trenton, NJ 08690
 516504460 +Memorial Hospital of Salem County, PO Box 503899, Saint Louis, MO 63150-3899
 516504459 +Memorial Hospital of Salem County, c/o Medical Revenue Service, 645 Walnut Street, Suite 5, Gadsden, AL 35901-4173
 516504462 +Nationwide Credit, PO Box 26314, Lehigh Valley, PA 18002-6314
 516504463 Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360
 516504464 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 516504467 +Professional Account Services, 7100 Commerce Way, Suite 100, Brentwood, TN 37027-6935
 516504468 +Richard Boultinghouse, Office, NJ Superior Court, PO Box 38, Woodstown, NJ 08098-0038
 516504469 +South Jersey HS Emg Phys Sv, PA, Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
 516504470 #+Stephen DeHaan, 225 E. Cresse Avenue, Apt. 3, Wildwood, NJ 08260-4415
 516504471 #+Stephen R. DeHaan, 225 E. Cresse Avenue, Apt. 3, Wildwood, NJ 08260-4415
 516504472 +Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
 516504474 +TD Auto Finance, LLC, c/o Lauren Keating, Lyons Doughty and Veldhuis, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239
 516504475 +Township of Pennsville, Office of the Tax Collector, 90 N. Broadway, Pennsville, NJ 08070-1750
 516504476 +U.S. Bank National Association, c/o RAS Citron, LLC, 130 Clinton Road, #202, Fairfield, NJ 07004-2927

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 24 2017 23:19:02 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 24 2017 23:18:59 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516504435 E-mail/Text: baninfo@princeparker.com Feb 24 2017 23:18:41 Anesthesia Services, PA, c/o Prince-Parker & Associates, PO Box 474690, Charlotte, NC 28247-4690
 516504436 EDI: BANKAMER.COM Feb 24 2017 23:13:00 Bank of America, Aka Fia Card Services, PO Box 982235, El Paso, TX 79998-2235
 516504440 EDI: CAPITALONE.COM Feb 24 2017 23:13:00 Capital One, Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
 516504444 +EDI: CHASE.COM Feb 24 2017 23:13:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
 516504446 +EDI: WFNNB.COM Feb 24 2017 23:13:00 Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
 516504447 +E-mail/Text: Umesh.Patil@credencerm.com Feb 24 2017 23:19:41 Credence Resource Management, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
 516504449 +E-mail/Text: clientrep@capitalcollects.com Feb 24 2017 23:19:54 Elmer Family Practice, c/o Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
 516504450 +E-mail/Text: ar@figadvisors.com Feb 24 2017 23:19:22 FIG Capital Investments, LLC, 8323 Ramona Blvd W., Jacksonville, FL 32221-1387
 516504455 +EDI: LTDFINANCIAL.COM Feb 24 2017 23:13:00 LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
 516504456 E-mail/Text: camanagement@mtb.com Feb 24 2017 23:18:48 M & T Bank, PO Box 900, Millsboro, DE 19966
 516504466 EDI: PRA.COM Feb 24 2017 23:08:00 Portfolio Recovery Associates, 120 corporate Blvd, Norfolk, VA 23502
 516504465 +E-mail/Text: dee@pendrickcp.com Feb 24 2017 23:19:21 Pendrick Capital Partners II, LLC, Attn: Customer Service, 79 Warren Street, Suite 2c, Glens Falls, NY 12801-4551
 516504473 +EDI: RMSC.COM Feb 24 2017 23:13:00 Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060

TOTAL: 15

District/off: 0312-1

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Total Noticed: 46

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com

Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Jill T. Bryan on behalf of Debtor Jessica M. DeHaan jtb.assistant1@verizon.net

TOTAL: 3